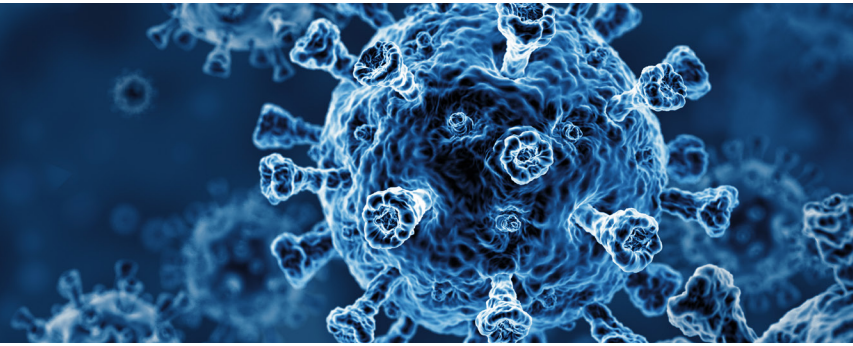


Supporting Small Businesses



Small businesses are the heart of communities across America. NFP recognizes the value you bring, and created a Select Business Unit dedicated to the unique needs of you, our small business clients. You face unprecedented challenges due to COVID-19, and we are pleased to dedicate a portion of our newsletter to your concerns. Read on for information regarding the SBA's Paycheck Protection Program and cybersecurity in a work-from-home environment. Future newsletters will address topics such as employment practices liability (furlough and termination) and life safety concerns as businesses begin to reopen.

CARES Act Small Business Paycheck Protection Program Information

The Paycheck Protection Program provides small businesses with funds that pay up to eight weeks of payroll costs, including benefits. These funds will be provided in the form of loans and will be fully forgiven when used for payroll costs, interest on mortgages, rent and utilities. This program is available to all small businesses with 500 or fewer employees including:

- Nonprofit organizations
- Tribal concerns
- Sole proprietorships
- Veterans organizations
- Self-employed individuals
- Independent contractors

The application process opened for small businesses and sole proprietorships on April 3, 2020, while independent contractors and self-employed individuals could begin on April 10, 2020.

For more information, visit <https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses> and see our FAQ at latest-insights.nfp.com/Updates-and-Resources/sba-faq.

Cybersecurity & Working from Home

Here are some cybersecurity tips to keep in mind while you or your employees are working from home:

- Be careful of where you click, particularly within emails. This extra precaution could be the difference between secure and compromised. If unsure, better to err on the side of caution and follow up with a phone call to the sender.
- Make sure that passwords are complex and not easy to guess.
- Keep your computer operating system (Windows, iOS for Mac) up to date. Important security patches are included in these updates, and without them, your computer could be compromised.
- Run anti-virus and anti-malware software on your computers, and anti-virus software on your mobile phones. Purchase your software from a reliable source.
- Stay off public Wi-Fi for work purposes, unless you are using a VPN. Your safest bet is to use your cellular data plan or secure Wi-Fi.

**For more information on the evolving COVID-19 situation,
visit [Latest-Insights.NFP.com](https://latest-insights.nfp.com)**

This information has been provided as an informational resource for NFP clients and business partners. It is intended to provide general guidance, and is not intended to address specific risk scenarios. Regarding insurance coverage questions, each specific policy must be reviewed in its entirety to determine the extent, if any, of coverage available for the impact of the Coronavirus. If you have questions, please reach out to your NFP contact. This document does not amend, extend, or alter coverage. Insurance services provided by NFP Property & Casualty Services, Inc. (NFP P&C), a subsidiary of NFP Corp. (NFP) and related NFP subsidiary companies. In California, NFP P&C does business as NFP Property & Casualty Insurance Services, Inc. License #0F15715. Neither NFP nor its subsidiaries provide tax or legal advice.